enable to accelerate its development programmes;

(b) if so, when the request was received;

(c) whether the request has since been considered, if so, the details thereof, if not, the reasons for delay;

(d) the present status of the request; and

(e) by when a final decision is likely to be taken?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) Yes, Sir. State Government of Punjab has applied for World Bank Structural Adjustment Loan (SAL) in July 2003.

(c) to (e) It has not been feasible to consider the State Government's request for Structural Adjustment Loan (SAL) since the State does not qualify for such assistance.

Agricultural loans to farmers in Punjab

2864. SHRI VARINDERSINGH BAJWA : Will the Minister of FINANCE be pleased to state:

(a) the names of branches of Nationalized Banks/Co-operative Banks in Punjab which are providing agriculture loans to farmers;

(b) the amount of credit provided to farmers through Kisan Credit Cards and direct help to farmers especially in Hoshiarpur district of Punjab during the last two years, year-wise;

(c) the number of applications pending in Hoshiarpur district;

(d) whether Government propose to simplify the procedure for providing loans to farmers;

(e) whether it has come to the notice of the Government that different banks are charging different rate of interest on loan; and;

(f) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) There are 2549 Rural and Semi Urban Branches of Nationalised Banks, Regional Rural Banks and Co-operative

Banks in the State of Punjab. Branches of all the banks are providing agricultural loan to the farmers.

(b) The amount of credit to farmers through Kisan Credit Cards (KCCs) ' and direct help to farmers in general and in Hoshiarpur District in particular during the last 2 years are as under:-

(Rs. in crore)

State/ District	Financial Year	Disbursement through KCC	Direct disbursement for other purpose
Punjab	2003-04	6869.97	1293.74
	2004-05 (up to 31.12.2004)	7199.42	1711.94
Hoshiarpur	2003-04	258.19	59.87
	2004-05 (up to 31.12.2004)	262.19	53.44

(c) Applications received for agriculture loans are disposed of within a miximum period of 14 days.

(d) Kisan Credit Card scheme was introduced in order to provide loans in **a** hassle free and cost effective manner. Loans upto Rs.50,000/- has been made collateral free. A simplified loan document has also been circulated to all banks for adoption.

(e) and (f) Rate of interest on loans by commercial banks has been deregulated by Reserve Bank of India (RBI) with the directions to the banks that the rate of interest on loans up to Rs. 2.00 lakh should not exceed their Benchmark Prime Lending Rate (BPLR). Banks are free to decide the rate of interest on loans above Rs. 2.00 lakhs based on their cost of funds and prudential credit norms. As the BPLR varies from bank to bank, the interest rate charged by the different banks is not same.

Increase in the share of small investors in Disinvestment of PSUs

2865. SHRI LALIT SURI: Will the Minister of FINANCE be pleased to state :